Welcome to Affordable Home Improvement Loans

HOUSEHOLD INCOME LIMITS FOR 4% INTEREST								
1 Person	2 Persons	3 Persons	4 Persons	5 Persons	6 Persons			
\$44,950	\$51,400	\$57,800	\$64,200	\$69,350	\$74,500			
7 Persons \$79,650	8 Persons \$87,750	9 Persons \$89,900	10 Persons \$95,050	11 Persons \$100,200	12 Persons \$105,300			
\$79,030	\$87,750	\$89,900	\$95,050	\$100,200	\$105,300			
Household Income Limits: \$96,600 Gross Maximum Loan Amount: \$35,000 * Competitive interest rates are also available for higher income households up to \$96,600.								

Eligible Improvements

- A room addition or a new garage,
- Furnace/air conditioning installation,
- Roof replacement, a new paint job, or siding,
- Upgrade or replace electrical wiring,
- Septic system repairs or plumbing,
- Energy conservation, including replacing windows and doors or insulating walls or attic space,
- Accessibility improvements such as bathroom accessibility remodeling or building a ramp, and
- Many other repairs and remodeling projects.

Terms and Eligibility

 You can take up to 20 years to repay the loan, and home programs

All loans are secured with a mortgage.

Welcome to Home Improvement Deferred Payment Loans

HOUSEHOLD INCOME LIMITS FOR DEFERRED PAYMENT LOANS								
1 Person	2 Persons	3 Persons	4 Persons	5 Persons	6 Persons			
\$28,950	\$33,100	\$37,250	\$41,350	\$44,700	\$48,000			
7 Persons	8 Persons	9 Persons	10 Persons	11 Persons	12 Persons			
\$51,300	\$55,600	\$57,900	\$61,200	\$64,550	\$67,850			
Maximum Loan Amount:					\$25,000			

Eligible Improvements

- Basic and necessary improvements that
 directly affect the safety, habitability, energy
 efficiency, and accessibility of your home, and
- Correction of lead-based paint hazards is required.

Terms and Eligibility

- Secured with a mortgage at 0% interest,
- Repayment is deferred until the borrower sells, transfers title, or no longer lives in the property, and
- Forgiven after 30 years of continued ownership and occupancy.

SUPPLEMENT: ENERGY EFFICIENCY DEFERRED PAYMENT LOANS Maximum Additional Loan Amount: \$15,000

Eligible Improvements

- Heating systems,
- · Windows and storm windows,
- Insulation,
- Exterior doors, and
- · Water heaters.

Terms and Eligibility

- Complements the Home Improvement Deferred Payment Loan,
- Secured with a mortgage at 0% interest,
- Forgiven 10% per year,
- Due on sale or when owner no longer lives in the property, and
- Forgiven after 10 years of continued ownership and occupancy.

